



1998
MAKING OUR MARK

TABLE OF CONTENTS



2	Message from Our President
3	Message from Our Chief Operating Officer
5	Our Business Focus
6	Satisfying Our Customers
8	Improving Our Business Processes and Relationships
12	Achieving and Maintaining Profitability
14	Substantially Mitigating Business Risks
16	Continuously Improving Our Organization
18	Identifying, Competing For and Winning Additional Market Opportunities



To undertake great new sailing adventures on the open sea takes a mighty vessel and an outstanding crew of versatile and courageous individuals capable of pulling together in the strongest gale. With the creation of First Coast Service Options, Inc. (FCSO) and the amazing employees of the Government Programs division of Blue Cross Blue Shield of Florida (BCBSF), we have both the ship and the crew to get underway with confidence.

On May 22, 1998, we hoisted the sails of FCSO, incorporating this new company to carry Government Programs into new seas of opportunity. The excitement spread through the entire crew with FCSO's inaugural employee recognition celebration event at the Times-Union Center for the Performing Arts on October 2, 1998. Following the receipt of our Third Party Administrator License from the State of Florida in December, FCSO was successfully launched on January 1, 1999.

Now we are preparing to steer an exciting course on a voyage that has opportunity for us all. Opportunity to employ our talents and capabilities in new ways and beyond Florida. Opportunity to form business relationships with other companies that share our vision and values. Opportunity to apply our strong customer focus to a new organization. And, opportunity to achieve outstanding results, like those from 1998, year after year.

When I look out at the horizon, I feel a strong wind at our backs. I hope you do, too. So, welcome aboard and hold on tight. The best ports-of-call are yet to come.

Curtis W. Lord
President/Chief Executive Officer



M A K I N G O U R M A R K



K E Y A C H I E V E M E N T S



As reflected on the cover of this report, First Coast Service Options, Inc. (FCSO) has made an impression. Some impressions are everlasting. Some fade after time. Personally, I will never forget the year 1998.

It was a year of tremendous work, tremendous accomplishments, and tremendous challenges. It was another year when the people of the Medicare organization came together as a team to perform in an exemplary manner, and also to band together to help launch our new company.

We are now under full sail, moving toward a bright new horizon. We have made our first impressions through the formation and transition of FCSO. It is now up to each one of us to make an impression through our work efforts to assure that our company does not become a fading memory, but rather a lasting impression that continues to grow and serve our customers.

Through the efforts of each of us, our ship will be sound and sail far into the future. I congratulate and salute the people of our organization for an outstanding 1998 and our outstanding accomplishments.

Patricia A. Williams

Patricia A. Williams
Senior Vice President/Chief Operating Officer

*Making Our Mark
to Better Serve
the Needs of
Our Customers,
Our Employees and
Our Organization.*



M A K I N G O U R M A R K



K E Y A C H I E V E M E N T S

Our Business Focus

As FCSO began operations it kept a sharp focus on its existing business definition:

We provide administrative services that employ sound business processes and advanced technologies to the Health Care Financing Administration (HCFA), the Agency for Health Care Administration (Florida Medicaid) and other Medicare contractors to help them achieve their business objectives. Moving forward, FCSO will leverage its best capabilities to develop a more profitable and balanced book of business.

During 1998 we developed and began to execute a business strategy to guide FCSO's long term success. The strategy stresses profitability, growth of our business, improvement of our organization's effectiveness, risk mitigation and maintenance of our existing Medicare contracts. We believe the following six areas of emphasis (or "we must" statements) support this strategy and will keep us headed in the right direction.



M A K I N G O U R M A R K



We Must:

- Satisfy our customers by identifying, understanding and meeting their needs.
- Continuously improve our business processes and relationships in order to enhance our competitive position.
- Achieve and maintain bottom-line profitability.
- Substantially mitigate business risks to both Blue Cross Blue Shield of Florida (BCBSF) and FCSO.
- Continuously improve the effectiveness of the organization.
- Identify, compete for, and win additional market opportunities.

A focus on these six areas allowed us to make many important contributions in 1998, and positions us well for a successful 1999.

K E Y A C H I E V E M E N T S



SATISFYING OUR CUSTOMERS

Understanding & Meeting Our Customers' Needs

FCSO demonstrates strong performance in understanding and meeting customer needs. The company's innovative and skilled personnel are recognized as industry leaders in providing education and outreach services and, in fact, received awards for "Creative Outreach and Media Activities," "Successful Interaction" on a mammography campaign and "Success in Reaching Large Audiences."

FCSO expanded specific provider education programs to all the states in the Health Care Financing Administration's (HCFA) Southern Consortium. And, FCSO staff continued to build strong relationships with the Florida Medical Association (FMA), the Peer Review Organization (PRO), the Florida Hospital Association (FHA), Medicaid and numerous specialty societies.

Performance Highlights

Preventive Health Campaigns

Our preventive benefits outreach was targeted especially to minority and disadvantaged beneficiaries. Ongoing and new coalitions such as the Florida Flu Fighters, the Hillsborough and Duval County Volunteer Outreach Interagency Communication for the Elderly (VOICE), and the Partnership for Aging helped disseminate Medicare information to more than 100 agencies.

Effective Use of Media to Reach Large Audiences

The company developed and distributed public service announcements (PSAs) and interview programs in English, Spanish, and French. FCSO also partnered with ten Radio Reading Service stations statewide to effectively reach large numbers of the vision-impaired. In addition, we produced video PSAs in English and Spanish which were distributed to local cable companies.

Intergenerational Project

The Intergenerational Project offered interactive forums for high school students and senior citizens in South Florida. In the project, approximately 426 students worked to create educational presentations that were shared with elderly citizens.

Seniorfests and Senior Expos

FCSO coordinated and participated in Seniorfests and Senior Expos throughout the state, reaching over 45,000 seniors. These events were developed in collaboration with private entities. Social service organizations and state and federal agencies were invited to participate to provide a "One Stop Shopping" approach to health care information and services. During Seniorfests, the company facilitated the administration of flu shots, screenings for blood pressure and glucose levels, mammograms and other valuable services.

Provider Partnerships and Training

- FCSO partnered with providers to develop and implement a new "Request for Review" form in October. This form simplifies the process for requesting a review, and has resulted in a significant productivity improvement.
- FCSO created a new process for telephone responses to review and inquiry requests. In this new process, the customer is given the choice to have his or her review or inquiry handled via the telephone or in writing.
- The company was awarded the Southern Consortium Provider Education and Training Pilot. This pilot enabled FCSO staff to educate providers in a thirteen-state consortium and consisted of four



programs: Resident Training, Fraud and Abuse Prevention, Computer-Based Training and Duplicate Claim Submission Reduction.

- FCSO enhanced provider education seminars through the use of improved technologies. Seminars were delivered using LCD (liquid crystal display) projectors and on-line Microsoft PowerPoint presentations. The following sessions were among those offered this year:

- **7 Medifest sessions**

- **69 specialty seminars**

- **57 county/medical society meetings**

- FCSO formed a partnership with the FHA, hospital/facility administrators and their staff members for the overall benefit of the Medicare program and provider community. During this year, new work groups were developed to address specific areas of improvement.
- FCSO expanded the Medical Affairs Outreach program,

which resulted in meetings and enhanced relationships with the FMA, the PRO, Medicaid and numerous specialty societies.

- FCSO utilized the Carrier Advisory Committee (CAC) to review and give input on 160 Local Medical Review Policies (Part A and Part B), all of which were implemented in 1998.



IMPROVING OUR BUSINESS PROCESSES AND RELATIONSHIPS



Enhancing Our Competitive Position

FCSO employees can be proud of their achievements in 1998. In the face of significant change, the company maintained its sharp focus on ensuring the integrity of the Medicare program, processed a record number of claims and inquiries, and strengthened its role as a major supplier of system services to HCFA.

Some key accomplishments include:

Program Safeguards

As a result of our enhanced processes, data analyses capabilities and our staff's knowledge and skills, over \$458 million of inappropriate medical expenses were denied payment or recovered during the year. This returned almost \$18 of savings for every dollar spent.

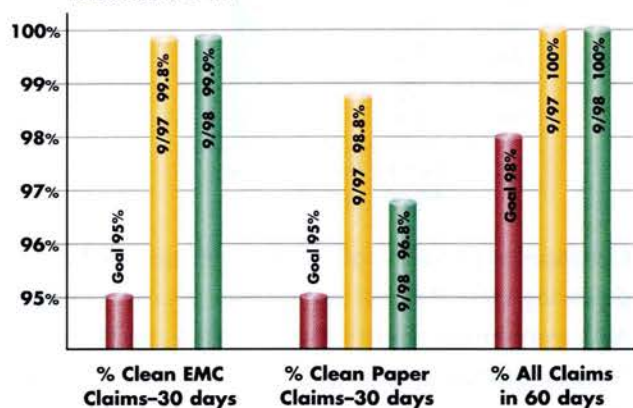
Some of the efforts that helped achieve program safeguard savings are:

- The identification, through retrospective medical, financial, and other audits, of more than \$190 million of inappropriate Medicare and Medicaid expenses.
- The referral of more than 40 cases of fraud and abuse to law enforcement officers for further investigation and prosecution.
- The identification, through the audit process, of \$29 million and \$87 million for Medicaid and Medicare liability, respectively.
- The settlement of 895 Medicare and 78 Medicaid cost reports.
- The issuing of 1,451 Tentative Settlements and the setting of 3,217 rates.
- The recovery of more than \$33 million in inappropriate Medicare B payments and achievement of a collection rate of 76.4 percent.
- The conduction of 1,136 on-site visits, resulting in 182 provider deactivations and \$6,562,148 in potential savings, and the reduction of Medicare enrollment application work days on hand from 52 days to 13.7 days.
- The recovery of \$106,889,987 in Medicare Secondary Payer (MSP) pre- and post-payment savings and the achievement of a Medicare Part A MSP savings ratio of 76:1 and a Part B savings ratio of 11:1.

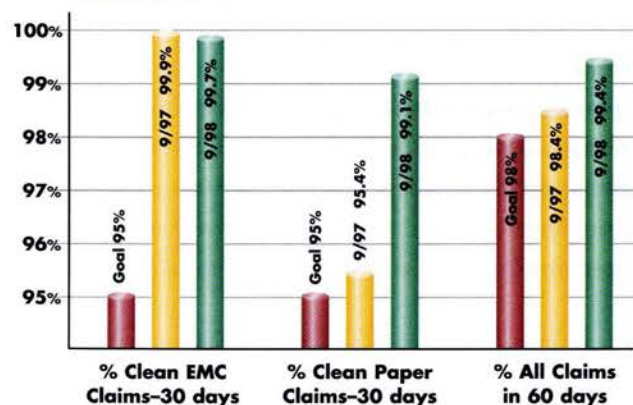
Program Management

As a result of the continued dedication and commitment of the Program Management team, record workloads were processed, unprecedented reductions in pending levels were attained, productivity gains were significant and customer service processes continued to be improved.

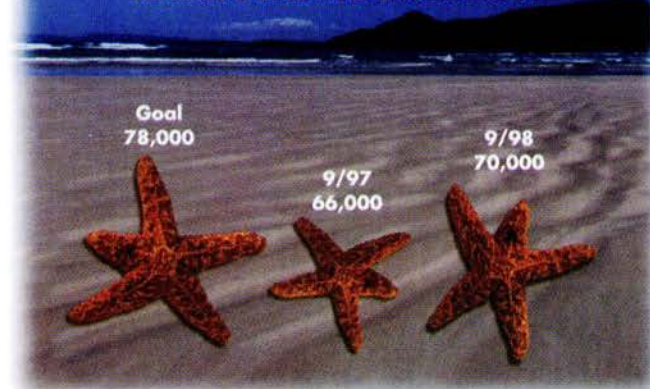
CLAIMS PROCESSING TIMELINESS Medicare A



CLAIMS PROCESSING TIMELINESS Medicare B



CLAIMS PENDING Medicare A



CLAIMS PENDING Medicare B



- Processed a record number of claims and inquiries this year – more than 50,375,000 Part B claims, more than 4,916,000 Part A claims, more than 2,235,000 Part B inquiries and more than 319,000 Part A inquiries.
- Achieved excellent claims processing timeliness performance and claims inventory levels.
- Reduced Part B reviews pending from 69,000 to 10,000.

- Continued to improve timeliness of response for telephone inquiries.

	All Trunks Busy		Answered in 120 seconds	
	Goal	12/98	Goal	12/98
Medicare A	20%	16.5%	97%	98.9%
Medicare B	20%	4.7%	97.5%	99.5%

- Continued to improve the quality and timeliness of written inquiry performance.

WRITTEN INQUIRIES Medicare A



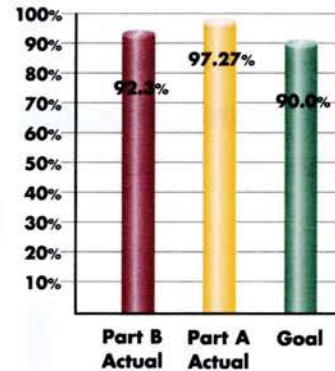
WRITTEN INQUIRIES Medicare B



- Processed a record number of hearings while maintaining excellent timeliness performance.

HEARINGS TIMELINESS

% Processed Within 120 Days



- Continued to provide excellent mail operation services by depositing 116,319 checks totaling more than \$121 million. Also, mailed more than 14.7 million Medicare Summary Notices (MSNs) to beneficiaries, and distributed more than 2.6 million checks to beneficiaries and providers.
- Effectively completed more than 68 tasks outlined in HCFA's Change Management Plan.

Systems

Employees continued to be recognized as industry leaders in systems work, as valued partners to HCFA in maintaining the standard Medicare A system and as a key supplier to internal customers by providing assistance to operational areas in meeting performance goals.

- Continued to provide ongoing maintenance and support of the Fiscal Intermediary Shared System (FISS) by completing and distributing 388 project assistance requests, handling 2,077 telephone assistance requests and resolving various implementation issues.

OVERALL CUSTOMER RATING FOR FISS TRAINING



- Provided training support to eight current sites transitioning to FISS and specialized training support to four new sites.
- Expanded Electronic Data Interchange (EDI) customer base to 806 Direct Data Entry (DDE) users, and 2,500 PC-ACE customers, and successfully implemented the new EDI enrollment form.
- Met all Common Working File (CWF) Host performance evaluation goals and installed 43 CWF software releases.
- Continued to support the largest Medicare A data center in the nation.
- Successfully addressed 995 system assistance requests.



ACHIEVING AND MAINTAINING PROFITABILITY

Since FCSO has set sail as a new for-profit company, it is critical that we focus on improving our bottom line financial results. Profitability will allow the company to be a self-sustaining entity and provide necessary capital for growth and expansion. Calendar year 1998 was a very good year for exceeding financial goals. Revenue in



1998 was \$113.7 million. Primary revenue sources were the Medicare A and B contractor budgets (\$90 million), the FISS maintenance and implementation contract budget (\$10 million), and miscellaneous revenue related to GP, i.e., crossover / Medigap claims, shared processing, Medicaid Audit, Durable Medical Equipment Regional Contractor (DMERC) hearings, and education (approximately \$13 million). The company improved its overall financial position as highlighted below:

- Calendar year 1998 "top line" revenue was \$113.7 million (up 6 percent from 1997) and the "bottom line" loss was reduced to \$1.5 million (a 50 percent improvement over 1997).

- The company experienced significant (over 20 percent) productivity increases in key operational areas while maintaining an overall productivity increase of over 5 percent.
- FCSO operated at \$1.7 million below the FY 1998 HCFA funding levels, while meeting HCFA's performance requirements.
- Staff continued to focus on operational efficiencies which resulted in improved budget performance. A few examples include:

Saved more than \$1.8 million in postal discounts through increased automation.

Renegotiated the 1998 maintenance agreement with Bell & Howell, saving \$25,000 annually.

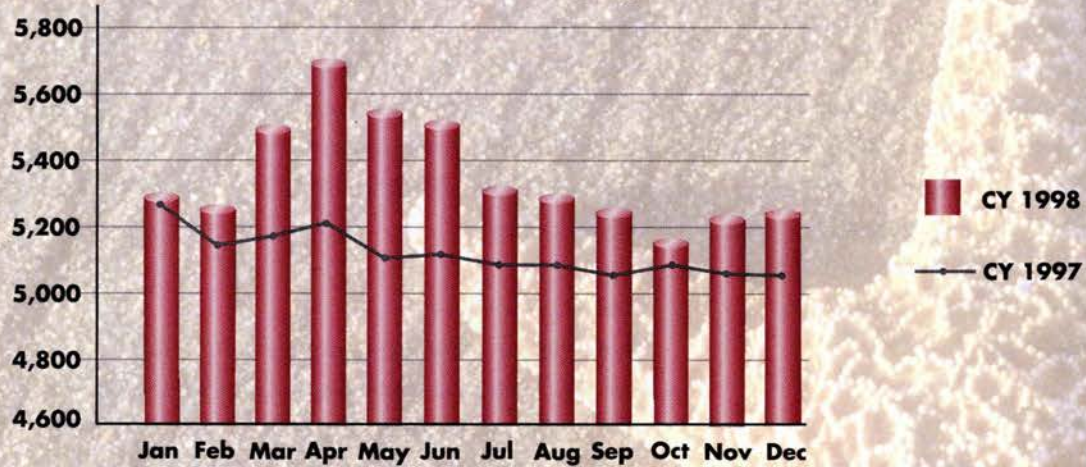
Contracted with an outside vendor to process and deliver Standard Class flat mail to postal destination centers located throughout Florida, saving more than \$52,000 annually.

Implemented a semi-automated process to reduce hand-stuffed mail jobs, saving more than \$12,000 in postage and \$40,000 in labor costs.

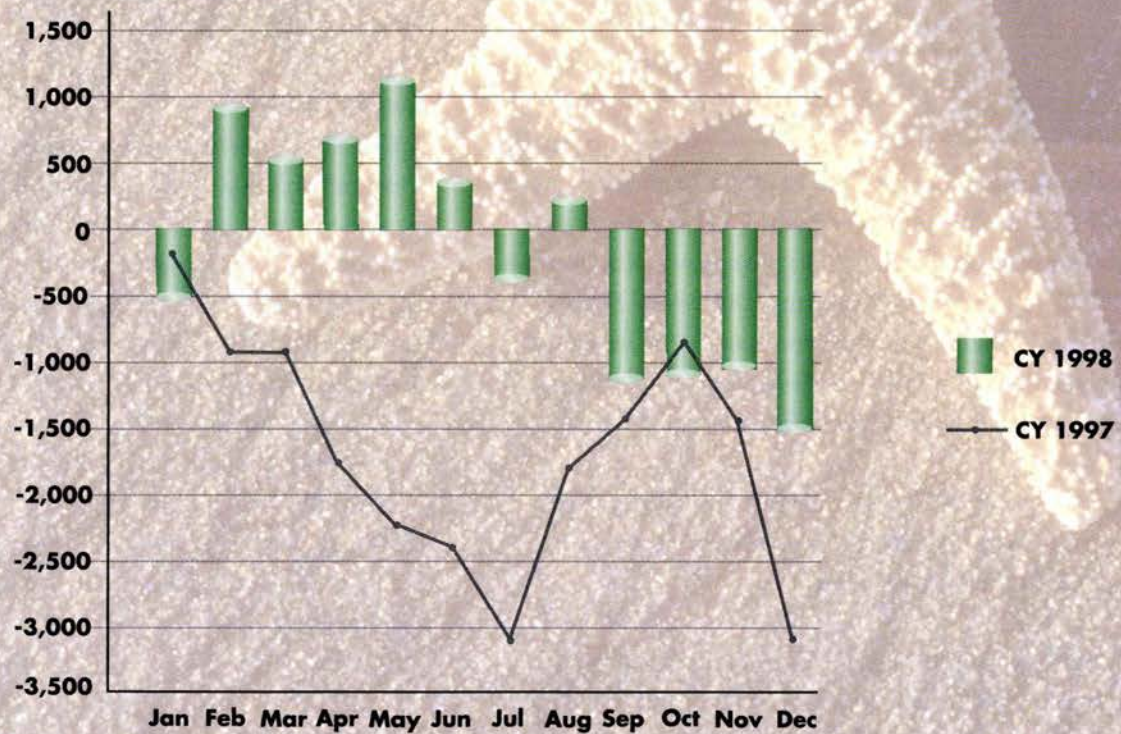
Reduced office supply needs by more than \$55,000, through the implementation of on-line manuals.

Implemented system-generated beneficiary reference notices, saving \$109,322.

PRODUCTIVITY
Claims Processed per Full Time Employee Per Month



PROFITABILITY
Cumulative



SUBSTANTIALLY MITIGATING BUSINESS RISKS

The enforcement and business risks of government contracting are formidable and, while they can be mitigated, they cannot be eliminated. Enforcement risks deal with increased litigation, audits, civil false claims suits and certifications. Business risks arise from increased demands/decreased funding, potential negative publicity, Y2K readiness, etc. Our employees pulled together on a number of key business initiatives to substantially mitigate these risks.

Subsidiary Formation



The Government Programs division of BCBSF was moved into a wholly-owned subsidiary. The creation of a Medicare subsidiary

and the expected novation of BCBSF's Medicare contracts to FCSO will help protect BCBSF against the risks of government contracting. This change will also position FCSO and its holding company, Diversified Service Options (DSO), to pursue new business by removing any conflicts of interest the federal government may perceive between those organizations and BCBSF.

- FCSO and DSO were incorporated in May 1998, with a five-member Board of Directors. Quarterly board meetings were initiated.
- Staff worked through a myriad of human resource, legal, financial, communication and operational issues to ensure the successful January 1, 1999, startup of FCSO.

Controls

A key element in managing the risks of government contracting is ensuring that good controls are in place. Many activities completed in 1998 assisted the company in better understanding controls and each person's role in maintaining a positive control environment.

Internal Operations

Re-emphasized employee responsibility related to controls through various sessions: COMPASS refresher training, implementation and rollout of a new Fraud and Abuse training program, Equal Employment Opportunity/Affirmative Action Program (EEO/AAP) management training, Medicare Management and Operations Review Program (MMORP) self assessment review of internal controls, etc.

External audits

Audits of our control processes and procedures played a key role in keeping the company focused on the importance and impact controls have on our operation; Internal Audit continued a five-year plan to audit all operational areas; Ernst & Young audited the non-claims portion of our Chief Financial Officer (CFO) Reports, the Office of the Inspector General (OIG) assessed the error rates associated with our claims processing efforts, Ernst & Young conducted Electronic Data Processing (EDP) and system penetration audits and Intermetrics, HCFA and OIG all performed several reviews of our Y2K readiness. We are proud of the excellent results of these audits.

Certifications

HCFA continued to place importance on contractor certifications for controls and Contractor Performance Evaluation (CPE) processes. Finance & Controls, Legal Affairs, Internal Audit and FCSO staff played key roles in carrying out due diligence work so that these certifications could be made in a timely and efficient manner.

Year 2000 Readiness

FCSO faced a tremendous challenge in continuing to meet HCFA's expectations as a Medicare contractor, while simultaneously establishing state-of-the-art Y2K readiness processes. FCSO initiated a major project in 1998 to prepare for the changes associated with the new millennium.

- FCSO provided HCFA with Certificates of Compliance with its millennium testing protocols and guidelines, stating that we have achieved Y2K readiness for the FISS claims software which we maintain for HCFA, as well as our internal mission critical systems.
- FCSO must maintain its Y2K focus in 1999, including removal of the qualifications and exceptions which are within the company's control, the finalization of contingency planning and the preparation for a mid-year recertification.

None of the company's efforts to mitigate risks of government contracting would have been successful without the commitment and dedication of the FCSO team. Key resources were often pulled to assume responsibility for these assignments, resulting in the need for critical support from the entire organization.



CONTINUOUSLY IMPROVING OUR ORGANIZATION

Our people, the work environment and new technologies help ensure our company's success and commitment to excellence.



Organizational Survey Plans of Action

Critically important to FCSO's success is the company's continual commitment to providing forums for employees to assess our strengths and weaknesses. In late 1997, the company implemented a bi-annual survey process to obtain feedback from all employees so that we could jointly identify our organizational strengths and areas for improvement. During 1998, survey results were shared with the organization and priority topics began to be addressed. Organizational improvement is an ongoing process that supports our focus on continuous improvement.

Communication

Timely and effective communication links are vital. Renewed emphasis was placed on communication through the initiation of monthly all-management

communication sessions and newsletter updates to all employees on the status of our transition to FCSO. Two-way communication meetings, Management by Objective (MBO) sessions, and coaching and counseling opportunities were provided for employees.



Recognition Programs

The company uses various avenues to recognize and reward our staff for many accomplishments. We enhanced programs such as the Employee Appreciation Day, the quarterly FCSO Level Recognition Program and departmental recognition programs. Additionally, employees were rewarded for their tremendous support and accomplishments at the FCSO Launch Celebration.

Development and Training

FCSO strives to be a learning organization and recognizes the need to provide opportunities for continued staff development and training. The company provides opportunities for employees to participate in corporate-sponsored development programs, to attend business related seminars and to utilize the tuition reimbursement program to further educational needs. Our employees also participate in internally created training and development programs specific to their own departmental needs. These include an internal career path (certification program) which was initiated to attract, retain and promote the best candidates for customer service representatives, and cross training within claims and customer service areas.

Technology

The company improved processes by utilizing:

- Artificial Intelligence to perform automated medical review.
- Application Program Interface capabilities to automate claims and customer service processes.
- Optical Character Recognition (OCR) system enhancements to automatically scan claims.
- Voice Response Unit (VRU) expansion to handle phone calls without personal intervention.
- Video teleconferencing as a pilot for hearings.

- An enhanced Computer Based Training program for provider education.
- An increased percentage of Electronic Media Claims (EMC).
- Expanded Calculation of Over Payment Systems (COPS) to support Comprehensive Medical Reviews.
- Established electronic access to various Medicare reports, including the Provider Statistical and Reimbursement (PS & R) Report, on the Bulletin Board System (BBS).



- Corporate ENDEVOR change management system to more effectively and efficiently manage software changes in our mainframe processing environment.
- Improved Medicare A production systems successful job completions rate by 62 percent.

IDENTIFYING, COMPETING FOR, AND WINNING ADDITIONAL MARKET OPPORTUNITIES

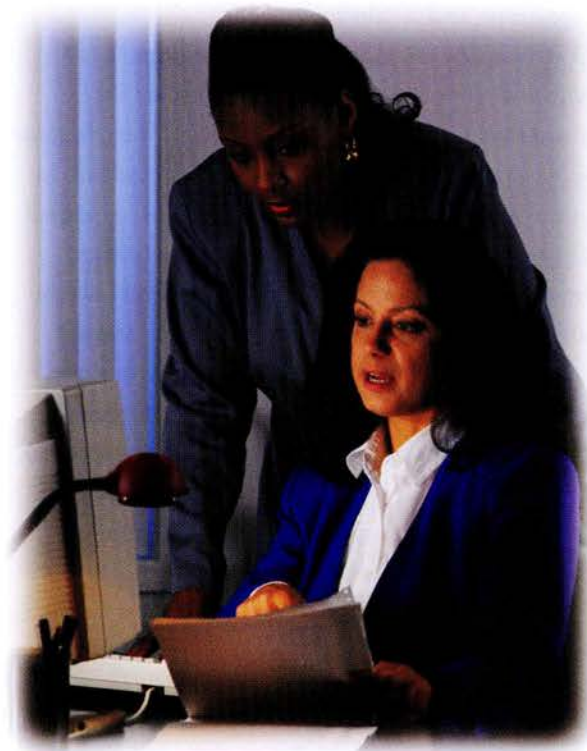
A key element of FCSO's future is business diversification, which will help the company achieve its goals of increased revenue, greater profit potential and a broadened customer base. The company's initial strategy is to diversify by building on core competencies and capabilities. Highlighted below are some of our areas of diversification:

FISS Maintenance and Implementation Contract

FCSO successfully completed its first annual contract with HCFA for the maintenance and implementation of the FISS. This contract was a firm, fixed-price contract, which for the first time enabled FCSO to profit from our



FISS support activities. We received revenue under this contract, and a return on investment after all expenses and overhead were accounted for.



Shared Processing

We provide data processing services to four other Medicare Part A intermediaries (Wisconsin, South Carolina, Tennessee and Georgia) processing more than 30 million claims per year, with an annualized revenue of approximately \$3 million.

Durable Medical Equipment (DME) Hearings

Palmetto GBA (Blue Cross Blue Shield of South Carolina), a Regional DME Carrier, contracted with our Medicare Hearings Department to conduct a portion of its DME hearings, garnering an annual revenue of \$180,000.

Medicaid Audit Services

Provider Audit and Reimbursement Department (PARD) renewed its contract to audit Medicaid participating hospitals' cost reports and indigent care services that are used to calculate Medicaid's Disproportionate Share Reimbursement, with revenue of \$1.5 million.

Blanket Purchase Agreement (BPA) Partnership

In May 1998, FCSO was invited to form a partnership with TRW, Inc., Arthur Anderson and Variable Information Processing Systems (VIPS) for the purpose of bidding on systems development activities in support of HCFA. This partnership was selected as one of four qualified bidders for task directives. HCFA anticipates releasing between 30 and 40 task directives under this BPA in the near future.

As each task is released, HCFA will request bids from the four qualified bidders and award the task directives based upon its selection criteria. All of these business activities will include profit opportunities.

Provider Education Pilot Program

In February, HCFA awarded FCSO a contract to conduct a provider education pilot for approximately 170,000 providers in the thirteen-state Southern Consortium. This has proven to be a highly successful program and was nominated for an Innovation in Government Award. We anticipate taking this program national in 1999.

TriCenturion



The company formed a partnership with other Medicare Contractors and a technology subcontractor, SRA International, Inc. (SRA) to pursue Medicare

Integrity Program (MIP) contracts. TriCenturion was incorporated in Delaware as a limited liability corporation in November 1998. A proposal to perform Program Safeguards work throughout the United States was then submitted by TriCenturion to HCFA. Additionally, TriCenturion is preparing to bid with SRA to pursue a Coordination of Benefits contract through HCFA.



ADAM, REGINA L. • ADAMSON, JANET • AKINS, STEPHANIE R. • ALBERT, CONNIE W. • ALDERMAN, ALICE F. • ALDRICH, PAMELA L. • ALIX, ELISABETH R. • ALUMPE, EUBONIA B. • ALVAREZ, MARIAELENA • ALVIS, DEBORAH M. • AMES, JENNIFER L. • ANDERSON, BRENDA B. • ANDRADE, RHONDA D. • ANGEL, JR, WILLIAM H. • ANGEL, CHERIE L. • ANGELOFF, DARLA K. • ARMSTRONG, SONYA E. • ARNOLD, KAREN R. • ARNOLD, PAULETTE M. • ASHLEY, TARA M. • ASPINWALL, SUE A. • ATCHERSON, MICHAEL L. • AUSTIN, CASEY W. • AUSTIN, LAVONDA M. • AUSTIN, RICHARD J. • AVERA, DONNA G. • BACKER, CHERIE K. • BACON, YVETTE L. • BAGGERLY, FRANCIN L. • BAILEY, SHARI L. • BAJNATH, WASHTI S. • BAKER III, JOE • BAKER, BERNADETTE M. • BALLARD, CANDY M. • BARILLA, LETICIA I. • BARKER, KHESAHN L. • BARLOW, PAMELA F. • BARNES, MARY B. • BARNHART, DEREK F. • BARONE, CYRIL V. • BARRY, CARA M. • BARTON JR, WALLACE W. • BAUDENDISTEL, TRISHA L. • BAUGH, JEANNIE M. • BAUTISTA, MARCEL M. • BAXTER, JACQUELYNE M. • BEACH, PEGGY E. • BELL, HEATHER A. • BELL, SHARON L. • BENNETT, MELINDA G. • BENSON, MARY A. • BENTLEY, DELORIS J. • BENTON, CAROL L. • BENTON, ERIKA S. • BENTON, KYM G. • BEST, KATHY L. • BETHA, CAROL J. • BING, JANICE M. • BISCOTTI, SHERILEEN L. • BISHOP, DARLENE D. • BISHOP, SHEILA R. • BLACK, BARBARA A. • BLACK, PATRICIA A. • BLACK, SHARON K. • BLACKMAN, KARLA D. • BLACKSHEAR, KATHRYN R. • BLACKWELL, NORMAN R. • BLADE, MARY L. • BLANTON, CAROL A. • BLOCKER, JUDITH B. • BLOOM, LEON J. • BOATRIGHT JR, CHARLES C. • BOATWRIGHT, PATRICIA J. • BODDEN, RAY A. • BOHM, DENNIS G. • BOHM, TOBI M. • BOLDEN, VICTORIA R. • BONDURANT, MARY E. • BOSWELL, JENNIFER M. • BOWEN, CHRISTINE L. • BOWLER, TERESA T. • BOYD, DERRY L. • BOYETT, CLAUDIA • BOYLE, DONALD J. • BRAATZ, LORI B. • BRACKETT, REGINA M. • BRADLEY, STEFANIE W. • BRADNER, FAY W. • BRANCH, JONELLE M. • BRANTLEY, MARGARET C. • BREMER, KENNETH M. • BRIGGS, ELAINE M. • BRILEY, SHANNON R. • BRIMLETT, FELICIA A. • BRIMO, GISELE C. • BRITT, CARLY E. • BROOKS, PHYLLIS • BROOKS, SUSAN L. • BROOKS, TANESHA C. • BROWN, CHARLES L. • BROWN, DIANNE L. • BROWN, JACQUELINE J. • BROWN, VAUGHN E. • BRUMMITT, CAMILLE S. • BRYAN, SANJA D. • BRYAN, TERESA E. • BRYANT, EUNICE A. • BRYANT, MARY J. • BRYANT, ROSEBUD • BULLARD, GLADYS C. • BULLARD, EDDIE L. • BUNDANG, MICHELLE A. • BURCE, DOMINADOR I. • BURGER, JOANNE • BURGIN, KIMBERLY S. • BURKETT, JESSICA C. • BURRELL, HEATHER L. • BUTLER, GLADYS O. • BUTTERMAN, KATHY M. • BUXTON, ANGELA C. • BYRD, RALPH R. • BYTHWOOD, CHARISMA M. • CAGLE, LINDA E. • CAIN, VALENCIA A. • CALDWELL, MYRTLE F. • CALLAHAN, TERRI A. • CAMPBELL, RHONDA W. • CANNON, JOSEPH G. • CANONACAO, MARIE T. • CAREY, DEANNA L. • CARNES, SARAH A. • CARR, BRENDA F. • CARRIGG, DIANE • CARSON, ROBERT E. • CARSWELL, MARILYN • CARTER, DEBORAH H. • CARTER, EUNICE J. • CARTER, KELLIE M. • CARTER, VICKI L. • CARTER, MARAETTE M. • CASH, BETTY J. • CASH, PATRICIA B. • CASON, THELMECIA A. • CATES, WILLIAM A. • CATUBIG, CORAZON V. • CHAMBERS, APRIL B. • CHANDLER, BETTY J. • CHANEY, ROBERT L. • CHAPMAN, VIRGINIA • CHRISTIAN JR, ROY L. • CHRISTMAS, NINA M. • CLARK, BETTY L. • CLARK, FRANCINE M. • CLARK, LISA K. • CLAYTON, CLAUDIA LEHE • CLAYTON, THOMAS L. • CLINE, DAWN A. • CLINGENPEEL, GLENN A. • COAKLEY, DONNA E. • CODY, RENEE • COHRON, BETTY C. • COKER, MARK E. • COLE, SHARON E. • COLER, ARTHUR J. • COLLINS, LILLIAN J. • COLLINS, OVIEDA L. • COLLINS-WILLIAMS, SHANDREA R. • COLVIN, TAMMI D. • CONNER, JOAN M. • COOK, MARK S. • COOK, SHEARER S. • COOPER, BRENDA E. • COOPER, KERRY L. • COOPER, MELANIE A. • COOPER, SHERNTTA D. • COPELAND, PATRICK C. • COREY, DAVID M. • CORRIERI, VICTORIA • COTHERN, JOYCE H. • COX, ANNA MARIA • COX, MARTHA N. • CRAWFORD, TAMMY E. • CREWS, RACHELLE S. • CREWS, SHERI L. • CRIFE, GORDON T. • CROFT, GISELA C. • CROOK, BARBARA J. • CROSS, SHEILA • CROSS, SHEILA R. • CROWTHER, JAMIE F. • CRUTCHER, PAULINE C. • CUADRADO PEREZ, MILAGROSA • CUEVAS-CABRERA, IDALIE • CULBERSON, DEBBIE M. • CUMMINGS, ANGELA E. • CUMMINS, CAROLE A. • CUNNIFF, LAURY D. • CUNNINGHAM, DOLORES A. • CUSACK, TESSA L. • CUSHION, DIANE A. • CUYLER, TERESA L. • DAISE, DIANNA K. • DAISE, MARGARET J. • DALLAS, GAIL R. • DANDREA, MARK W. • DANGERFIELD, CYNTHIA G. • DANIEL, DIANNE H. • DANIELS, CATHERINE W. • DANIELS, SUSAN L. • DANSON, SCOTT B. • DARMOFAL, PATRICIA M. • DAVENPORT, PHYLLIS J. • DAVIDSON, JACOB S. • DAVIS, BELISA A. • DAVIS, BRODERICK A. • DAVIS, CASSONDA D. • DAVIS, JACQUELINE F. • DAVIS, KATHY • DAVIS, LOUISE E. • DAVIS, MICHAEL • DAVIS, PHYLLIS Z. • DAVIS, PRISCILLA L. • DAVIS, RITA K. • DAVIS, VANESSA S. • DAWES, PAMELA L. • DAWKINS, KRISTA E. • DAWSON, FLESCA A. • DEBOSE, DEBBIE • DEBOSE, LINDA • DEESE, ELIZABETH A. • DEFOE, DEBRA J. • DEGNAN, TERESA V. • DEGUZMAN, YOLANDA S. • DELL, KELVIN R. • DELPHA, CHERYL A. • DENMARK, CHERYL L. • DIAZ PO, MARIA O. • DIAZ, ANNA G. • DILLINGER, SANDRA N. • DINOSO, ELBA M. • DIXON, PAULA Y. • DIXON, WAYNE B. • DLUGOSZ, DANIEL S. • DOBBS, MONIKA C. • DODD, DEBRA C. • DOERR, LYNN A. • DOMINGO, PAMELA LYNN • DONALDSON, PATRICIA A. • DOUGHERTY, MARK A. • DRAIN, JACQUELINE J. • DRURY, TERESA L. • DUMAS, MARILYN E. • DUNCAN, VERNON W. • DUPONT, PHILIPPE Y. • DUPREE, ETHIEL F. • DURHAM, JUANITA H. • DUTEAU, ELIZABETH F. • DYER JR, WILLIAM F. • DYER, SUSAN P. • ECKERT, TERESA M. • EDLIN, SHIRLEY J. • EDWARDS, MEREDITH M. • EDWARDS, TOSHIA L. • ELDRIDGE, SANDRA C. • ELLIOTT, STEVEN M. • ELLIS, JACKIE D. • EMMERICH, GOTTFRIED • EPI, JOHN M. • EPPS, SANDRA D. • ESPINOZA, BONNIE M. • EVANS, ALYSE M. • EVANS, ELIZABETH H. • EVANS, JACQUELYN Y. • EVERSOLE, SANDRA E. • FAGAN, CONNIE A. • FAGAN, PATRICIA • FAGIN, ANTHONY L. • FAHIE, ALECIA P. • FARMER, PAMELA J. • FARMER, ROBIN J. • FARRINGTON, PAMELA L. • FARRINGTON, SHAUNA M. • FASON, SHIRLEY • FATIC, VICKY J. • FAULK ALLEN, PATRICIA • FAULK, DONNA M. • FENDER, NANCY L. • FERGUSON, VICENTEE G. • FERNANDES, WINIFRED • FIELDS, GRETCHEN E. • FINCHER, DONNIE R. • FITCH, DEBRA M. • FITZGERALD, LISA C. • FITZGERALD, MARYBETH O. • FLAGG, KIMBERLY A. • FLOR, ELIVIRA C. • FLORNOY, ETOYE D. • FLOWERS, VALENCIA E. • FLOYD, WANDA L. • FOLCKEMER, KIM M. • FORBES, KATHRYN B. • FORD, CAROLYN L. • FORRESTER, HARRIET A. • FORTES, DONNA K. • FOSTER, BRIDGETTE D. • FOSTER, JACQUELINE Y. • FOSTER, SERENA L. • FOSTON, WANDA Y. • FOUNTAIN, ANNETTE M. • FOWLER, CHARLES A. • FOWLER, PATSY DIANE • FRAME, GLORIA S. • FRAME, TOMMY N. • FRANCIS, KATHY D. • FRANCISCO, BRENDA G. • FRANKLIN JR, LEWIS M. • FRANTZ, JOHN E. • FREEMAN, NICKIE C. • FREUND, EMILIA G. • FUGATE, LYNN S. • FULTON-QUINDOZA, DEBRA A. • FURLOW, BRENDA J. • GABLE, ARTHUR G. • GARCIA, MICHEL R. • GARCIA, VANESSA • GARDNER, BRENDA J. • GARDNER, BRISSNECK E. • GARDNER, EDNA L. • GARDNER, SHIRLEY A. • GARDNER, WANDA E. • GARVEY, JANET H. • GEOGHAGAN, LETICIA S. • GEORGE, ANGELA J. • GEORGE, JEANNE A. • GIBBS, NANCY G. • GIBSON, DEBORAH L. • GIDDENS, LAMONIQUE N. • GILBERT, HOLLY K. • GILBERT, KATHY V. • GILBERT, THOMAS B. • GILL, CHERYL A. • GILL, SHEILA D. • GILLIAM, KATHLEEN A. • GILLIAM, STANLEY T. • GIVINS, WYNETTA Y. • GLOVER, ALMEARON • GLOVER, FAYSHONDA D. • GLOVER, TANYA M. • GOLDBOLT, HAZEL J. • GOLDEN, LILLIE M. • GOLDSTEIN, DAVID J. • GONZALEZ, SUSAN • GOODMAN, SHARON G. • GOSHAY GREENE, PAMELA • GRACE, CYNTHIA B. • GRAHAM, ROSEMARY P. • GRANT, FREDDIE M. • GRANT, KAREN Y. • GRAY, JAMES M. • GRAY, JANICE L. • GREEN, RHONDA J. • GREEN, RUTH A. • GREENE, IDA JAMES R. • GREENE, ANGELINE • GREENE, PATRICIA A. • GREENE, TERESA D. • GRIFFIN, ESTELLA • GRIFFIN, EVA M. • GRIFFIS, MATTIE E. • GRIMSLEY, SANDRA M. • GROVE, WENDY J. • GRUBBS, LISA D. • GUIDERA, KATHLEEN H. • GUSTAFSON, DONNA M. • GUTIERREZ JR, FRANCISCO L. • HACKETT, K MICHELLE • HAGEDORN, KATHERINE M. • HAIRE, PEGGY A. • HALL, OLLIE L. • HALL, PAULETTE C. • HALL, PHYLLIS B. • HALL-POLESKI, TERRE • HALLIGAN, KERRI • HAMEL, MARION D. • HAMID, HANIFF • HAMILTON, GWENDOLYN • HAMILTON, LISA L. • HAMMOND, KATHRYN A. • HAMPTON, DENISE E. • HAMWEY, GALE L. • HANCHER, CHRISTINE M. • HANCOCK, KAREN A. • HANCOCK, SUMMER B. • HANNAN, ROBERT D. • HANNAN, SANDRA J. • HANNER, DARRYL D. • HARDING, TONYA Y. • HARDWICK, DIANA • HARDY, LISA M. • HARLEY, BRENDA J. • HARMON, REGINALD B. • HARPER, DEBORAH B. • HARRINGTON, ANGELA M. • HARRINGTON, GLENDA L. • HARRIS, FRANCINA E. • HARRIS, GAIL R. • HARRIS, PATRICIA A. • HARRIS, THOMAS W. • HARRISON, CATHY M. • HARRISON, DIANNE C. • HARTKMAN, KAREN A. • HARTSELL, PAMELA J. • HARVEY, VICKIE C. • HARVIN, VESSIE L. • HASAN, LAVONE • HATHCOX, YARIAN R. • HAWKINS, SHARON L. • HAWLEY, ROBERT D. • HAYDEN, DAVID C. • HAYES, KRISTY T. • HAYES, SHEYNETTE M. • HAYNES, FRANCES S. • HAZLETT, HERBERT A. • HEATH, MAI N. • HEATH, WILLIAM S. • HECK, BRENDA L. • HELD, CYNTHIA J. • HENDERSON, ANITA K. • HENDERSON, EARL J. • HENSON, FELECIA A. • HERNANDEZ-GUEN, ALVARO • HERRING, GLORIA A. • HERRINGTON, LAURA L. • HESS, SHANDA L. • HESSEL, FINUALA M. • HICKS, RHONDA L. • HIGGINS, NORINA M. • HIGGINS, TIMOTHY D. • HILL, JENNIFER A. • HILL, REGINALD L. • HILLIARD, JOANN B. • HILTON WATERS, TONYA • HINTON, BRENDA J. • HITER, KIMBERLY J. • HOARD, PEGGY S. • HODGES, PAMELA D. • HOFFMAN, ALMA L. • HOFFMAN, DEBORAH A. • HOLDERMAN, DEBORAH M. • HOLLEY, LONNIE B. • HOLLEY, TIFFANY J. • HOLLOWAY, SARRINA D. • HOLMES, EVELYN • HOLMES, GLORIA A. • HOPER, MELISSA R. • HOPPAL, KARLA S. • HORN, HILARY J. • HOWARD, MARNTTA A. • HOWARD, MARY A. • HOWELL, MARVA E. • HOWELL, RHONDA J. • HUAPAYA, HUGO • HUGHES, BELINDA J. • HUGHES, CARLEEN E. • HUMPHREY, LINDA B. • HUNTER, ADRIAN L. • HUNTER, GWENDOLYN A. • HURTZ, ELIZABETH A. • HUTCHINSON, SANDRA R. • HYMAN, ROSALYN D. • ILAWOLE, FLORENCE C. • INAM, REEMA N. • JACKSON, BONNIE S. • JACKSON, CORRAINE A. • JACKSON, GENEVA • JACKSON, JANET D. • JACKSON, LUEVINE • JACKSON, MORRIS L. • JACOBS, TARSHA R. • JACOBS, WALTER E. • JAMES, FRANK L. • JEAKLE, DONNA G. • JENKINS, PAULA S. • JERRELL, MELINDA L. • JERRIS, CHERYL K. • JESSIE, CAROL D. • JIMENEZ, LILIA V. • JOHNSON, BRENDA LEE • JOHNSON, CLARA L. • JOHNSON, DEBORAH G. • JOHNSON, DONALD A. • JOHNSON, ERMA L. • JOHNSON, HATTIE L. • JOHNSON, JONI C. • JOHNSON, JUDY E. • JOHNSON, JULIA A. • JOHNSON, JULIET F. • JOHNSON, LINDA M. • JOHNSON, LORETTA V. • JOHNSON, MELISSA A. • JOHNSON, PHIEDRA Y. • JOHNSON, QUANTRENIA R. • JOHNSON, SYLVIA A. • JOHNSON, VERONICA F. • JOHNSON-SMALL, DARLENE • JOLLY, LINETTE P. • JONES, DERRICK L. • JONES, DONNAS S. • JONES, JASON A. • JONES, LEROY • JONES, SANDRA D. • JONES, SHIRLEY F. • JONES, WILMER M. • JORDAN, ANGELIA V. • JORDAN, JEAN B. • JOSEPH, DIANE L. • JUDGE-STEVENS, JUSTINA E. • KANE, MARY ELLEN • KAPLITZ, LINDA L. • KAUL, ROSA F. • KEANE, ANDREA L. • KEARSE, ELAINE L. • KEENE, PAULA D. • KELLEY, DIANE E. • KELLY, EVONNIA B. • KELLY, JOHN M. • KELLY, MARGARET S. • KELLY, MARIA E. • KEPM-JENNINGS, ALETHIA • KENDRICK, PATRICIA A. • KENNEDY, DEBORAH L. • KENNEDY, SUSAN T. • KERFOOT, JOHN E. • KEY, NAN G. • KEYES, KUBINI V. • KILBY, DIANE E. • KIMBALL, SYLVIA L. • KING, KEVIN D. • KIRKLAND, CHERYL G. • KIRKLAND, JESSIE B. • KIRKSEY, CHRISTINE C. • KITCHEN, NATASHA D. • KLAAS, DENISE A. • KLEINIK, BONNIE G. • KNAPP, JOAN M. • KNIGHT, ALDEN C. • KNIGHT, DENISE W. • KNIGHT, FREDERICK D. • KOCH, BELINDA L. • KOHN, MARY L. • LABAO, CORAZON N. • LANG, JOHN • LANGEBERG, PHIL D. • LANGLEY, DONNA M. • LANIER, NORMA A. • LANKFORD, KANDACE M. • LANSBURY, JOHN C. • LAROCHE, PAUL G. • LARSON, DONNA G. • LATOUR, ANNETTE E. • LAUER, MARY P. • LAURO, PHYLLIS L. • LAYTON, KELLY J. • LAYTON, SHARON G. • LAZARUS, LAURETTA J. • LEARN, WENDY F. • LEE, GERALDINE G. • LEE, LAURIE A. • LEE, LAVONE A. • LEE, TERRI D. • LEHMAN, RUSSELL L. • LEPORE, JUDY L. • LEROY, LAURI M. • LEROY, MARK W. • LEVY, JOSE R. • LEWELLEN, MARCIA J. • LEWIS, BEVERLY M. • LEWIS, CATHERINE L. • LEWIS, CURTIS • LEWIS, JEANETTE A. • LEWIS, KISER C. • LEWIS, MICHAEL C. • LEWIS, SHARON J. • LEWIS-ODAMS, PATRICIA • LICKENBROCK, LARRY J. • LINCOLN, VALARIE D. • LINDO, OLGA E. • LINNANE, ARYN M. • LIPINSKI, AUDREY • LOCKERMAN III, ANDREW J. • LOCKETT, MARSHA P. • LOEBSE, MICHAEL F. • LOGUDDICE, DAWN M. • LONG, AMY T. • LONG, THOMAS E. • LOONEY, CAROLE S. • LOPEZ, SALUSTIANO • LORD, CURTIS W. • LORD, RHONDA J. • LOSCO, RUTH G. • LOURCEY, RHONDA R. • LOVATT, ROXANA M. • LOVE, ANTOINETTE L. • LOVE, JANICE R. • LUCKETT, SYLVIA D. • LYERLY, ANGELA L. • LYNN, REBECCA J. • MADISON, PAULETTE • MAGRIPLIS, JENNIE E. • MAGRIPLIS, LISA A. • MAKKER, SUMAN K. • MALDONADO, CARMITA S. • MALINKY, ROBERT L. • MALINKY, ROBIN R. • MALONEY, PETRONELLA M. • MALOY, BETTY J. • MANESS, NAOMI L. • MARCH, SHELLEY T. • MARKHAM, PATRICIA A. • MARRA, JULIE A. • MARSHALL, PRISCILLA P. • MARTIN, BRUCE E. • MARTIN, DIANNE • MARTIN, JANICE A. • MARTIN, JOHN T. • MARTIN, SHARON E. • MARTIN, WAYNE D. • MASLINE, ANDREA LORAIN • MASON, DORTHELLE • MASON, ROSEMARIE C. • MASSALINE, MICHAEL A. • MASSALINE, SARAH M. • MASSENZIO, DONALD S. • MASSEY, WANDA J. • MASTERS, SCOTT A. • MATOS, JUAN A. • MATTAICE, ANN M. • MATTOX, MARIAN M. • MATTOX, NANCY L. • MATTOX, PAMELA A. • MAXWELL, BETTY L. • MAYER, CHARLES L. • MAYHUGH, KATHLEEN W. • MAYS, PAMELA A. • MAYS, SHARRON P. • MCANENY, CHARLES J. • MCCABE, NANCY C. • MCCANTS-GADSON, TONIA D. • MCCARGO, GLENORA • MCCASKILL, PAUL R. • MCCOY, BRETT • MCCRARY-HOUSE, CONSTANCE M. • MCCRAY, MAURICE • MCDONALD, SHERRI D. • MCDUFFIE, PATRICIA B. • MCGINNIS, NANCY M. • MCGOWAN, MURRY L. • MCGRIFF, MONICA LAJUAN • MCKAIN, DENA M. • MCKENZIE, MAUDE E. • MCKEOWN, RUSSELL F. • MCKETTY, NOEL N. • MCPHEETERS, PATRICIA A. • MCQUEEN, NATARSUS A. • MCKRAE, EVAJEAN • MCROY, VONCRETTA D. • MCVAY, CHARLOTTE A. • MEADOWS, PATRICIA A. • MEANS, BETTI S. • MEDINA, JOSEFINA MANZANO • MENCZ, BENITA B. • MENENDEZ, JOSEPH A. • MIDDLETON, AMY J. • MILLER, ALICE M. • MILLER, CAROL L. • MILLER, ELAINE M. • MILLER, JAYNE T. • MILLER, SUSAN T. • MILLER, THERESA D. • MILLS, TONI M. • MIRANDA, ETHEL M. • MITCHELL, ALGERINE L. • MITCHELL, BEVERLY E. • MITCHELL, CHARLESETTA A. • MITCHELL, JOANN M. • MITCHELL, JOANNE L. • MITCHELL, JUANITA R. • MITCHELL, SHARON D. • MITTREA, M C TINA • MIXSON, PAUL E. • MIZELL, JOAN E. • MOHAN, PAMELA • MONROE, CAROL A. • MONROE, LYNETTE L. • MONSON, KAREN A. • MONTANO JR, JOSEPH F. • MONTE, ALLAN N. • MONTGOMERY, MARIA M. • MOORE, C SUZANNE • MOORE, CRAIG E. • MOORE, CYNTHIA A. • MOORE, DEBORAH L. • MOORE, LORI K. • MOORE, SHIRLEY S. • MORGAN, EMILE W. • MORRIS, KATHRYN B. • MOYER, RANDALL P. • MUGANWA, BEATRICE • MUNCY, MARY E. • MURPHY, JAMES S. • NAGBE, SHARON C. • NEELD, GREGORY C. • NELSON, NANCY L. • NEMETH, MICHAEL A. • NERTHLING II, ROBERT E. • NESMITH, CAROLE L. • NEWSOM, CHARLES B. • NEWSOM, KAREN H. • NEWSOME, SHIRLEY E. • NGO, LEANNE M. • NGUYEN-LUU, NGOC T. • NIGHT INGALE, ANGELA L. • NITICH, NICHOLAS E. • NOLFS, SHIRLEY A. • NORTH, KAREN K. • O ROURKE, MICHEL R. • OPRERO, KEITHA A. • O'BRIEN, TAMMY L. • ODOL, SANDRA D. • ODOM, LINDA S. • OGLESBY, WILMA S. • O'LAUGHLIN, ELIZABETH N. • OLIVER, JEANETTE J. • OMER, LINDA S. • ORTEGA, JENNIFER S. • ORTIZ, MICHELLE L. • ORTIZ, ESTARLINA C. • OSGOOD, LINDA R. • OUGH, FRANCES C. • PACK, CAROL E. • PAGE, CARA L. • PAGE, TIFANIS • PAIGE, LINDA M. • PALMER, STEPHANIE T. • PALMETER, DEBRA L. • PAPA, MARIALUISA G. • PARRISH, CAROL J. • PARRISH, CYNTHIA D. • PARRISH, JOAN M. • PARRISH-GOODALL, STEPHANIE A. • PARTIN II, GEORGE C. • PARTRIDGE, BRENDA L. • PARTKYA, JOHN P. • PATANGAN, ESTRELLA L. • PATTENSON, KECIA M. • PAUL, DEBBIE R. • PAUL, TERRY L. • PAYNE, JANET D. • PEDDICORD, GLENN C. • PEPPER, PAMELA A. • PELICER, JUDITH M. • PEOLOQUIN, CHRISTINA R. • PENDERGRASS, BETTY J. • PENDERGRASS, KATHY L. • PERRONE, CYNTHIAK. • PERRY, GEORGIA A. • PERRY, SHARON C. • PERRY, SHEILA A. • PETERS, KELLY M. • PETERS, NANCY L. • PETERSON, ARVELLIA L. • PETERSON, JEFFREY N. • PETTY, ROBERT L. • PHILLIPS, BRENDA J. • PHILLIPS, DAVID A. • PHILYAW, DEBRA D. • PICKERING, MAUREEN D. • PIKE, GEOFFREY G. • PINCKNEY, FRANK • PINKNEY, CLARENCE E. • PIROKV, MARIA • PLUNKETT, DEBORAH J. • POARCH, FRED R. • POLLARD, TERI L. • POLLOCK, MONICA M. • POLYBLANK, BETTY J. • PONDER, VONCEIL D. • POTEET, JACQUELINE M. • POWELL, KATHY A. • POWELL, PAMELA A. • PRELOW, DONETHA A. • RENTICE, WANDA K. • PREVATT, DIANE G. • PRIER, SHARON B. • PRIETO, TONIA R. • PRITCHARD, DIANNE • PUCKETT, BONNIE L. • PURVIS JR, THOMAS T. • PUSKAS, MARGUERITE L. • QUAINANCE, MAURICE • QUINDOZA, BENJAMIN M. • QUINDOZA, MARK S. • QUINDOZA, STEPHEN S. • RAGUINAN, JOHN E. • RAINWATER, DEBRA K. • RAMIREZ, ESTELLA • RAMOS, JOSE M. • RAMSEY, BERNITA E. • RAMSEY, SANDRA A. • RAPOZA, CAROL D. • RATLIF, BARBARA C. • RATLIFF, MARK G. • RAUCH, DONNA J. • RAUCH, MALCOLM E. • RAY, MICHAEL J. • RAYBON, DIANE E. • REAGAN, THOMAS K. • REED, LOUISE • REESE, PATRICIA J. • REGAN, JEFFREY C. • REGISTER, ROBERT J. • REID, MARCIA A. • RENFROE, MERRILEE J. • REPOLLET, MAGDA • REYES, SAMUEL P. • REYNOLDS, JAMES J. • RICE, SHERI D. • RICHARD, DONNA L. • RICHARD, REX P. • RICHARDS, DEBORAH L. • RICHARDS, PATRICIA A. • RICHARDSON, MARION Q. • RILEY, SANDRA E. • RIVAS, ALICE M. • RIVERA, MARGARET P. • ROBINS, CATHERINE L. • ROBERTS, MARY L. • ROBERTS, ROSELYNN • ROBERTS-GRAY, CINDY L. • ROBINSON, ANNETTE • ROBINSON, BARBARA J. • ROBINSON, CAMELIA A. • ROBINSON, DELORIS H. • ROBINSON, DOROTHY • ROBINSON, ELNORA D. • ROBINSON, HELEN O. • ROBINSON, KATHERINE J. • ROBINSON, KATHRYN A. • ROBINSON, LINDA L. • ROBINSON, PATRICIA W. • ROBINSON, PEGGIE J. • ROBISON, ROBIN D. • ROCHAY, KATHY M. • RODDENBERRY, ANGIE • RODDY, SHIRLEY A. • RODNEY, CHEHAIRAZODE A. • RODRIGUEZ, ALBA • RODRIGUEZ, JOSE A. • RODRIGUEZ, MADAY • ROGERS, LYDIA S. • ROGERS, RENEE • ROONEY, LYNNDIA L. • ROSARIO, IRMA N. • ROSE, LORRAINE P. • ROSE, TERRI L. • ROSENBERGER, FLOYD E. • ROUCHE, BRETT E. • ROULS, BONNIE L. • ROUNTREE, LAURA M. • ROUTHIER, DIANE G. • ROWE, AMY C. • ROWSER, ANITA D. • RUBIO, MARIO V. • RUBY, NANCY M. • RUCKER, IRMA L. • RUDD, MARIADEL R. • RUISE, BONNIE S. • RUSHING, CATHERINE W. • RUSKA, DOUGLAS P. • RYAN, MARY ANN • RYAN-SMITH, PATRICIA M. • RYCZEK, LORI J. • SALCEDO, RUTH D. • SALEK, MELISSA A. • SALOPEK, ANGELA • SAMPSON, SYLVIA B. • SAMUELS, AGALENE A. • SANCHEZ, JOSE L. • SANDERS JR, STEPHEN G. • SANDERS, TANYA Y. • SANDERS, VINCENT D. • SANDLIN, SUSAN W. • SANOK, MICHAEL • SAPIN, ADELAIDA C. • SAULS, KELLEY D. • SAUVE, MARIE B. • SAWYER, KIMBERLY C. • SAXON, D SCOTT • SCHEMER, VIRGINIA C. • SCHEMELZER, SAUL J. • SCHOOLCRAFT, JACQUELINE A. • SCHULZ, SHARON E. • SCHWARTZ, JOY S. • SCOTT, DERIC • SCOTT, ENEZ M. • SCOTT, RHUDOLPH D. • SCOTTEN, DOROTHY A. • SCROGGINS, PATRICIA L. • SEALY, JOHN H. • SEATON, KELLY A. • SEMMENS, LARRY T. • SEWELL, SIDNEY R. • SHAH, YOGESH C. • SHANKS, TANICA L. • SHELBY, VERNELL • SHEPARD, JOHN • SHEPPARD, RITA C. • SHEPPARD, ROSETTA • SHERILL, ROSEMARIE • SHIPMAN, BARBARA A. • SHUPARD, ELENA • SIDDERS, MARY L. • SIDES, CYLINA M. • SIERRA, NIXIDA • SIERRA-REYES, ALICIA • SIGNAEVSKY, VALERIE • SILAO, RAYNELLE C. • SILVA, ROSITA G. • SIMMONS, JOYCE T. • SIMPSON, SUSAN A. • SINGLETON, VIRGINIA • SIPKOVSKY, KATRINA E. • SITSON, MARY GRACE T. • SMITH, ARETHA J. • SMITH, ALRETTA J. • SMITH, CINDY E. • SMITH, DIANE ELIZABETH • SMITH, MARCIA D. • SMITH, MARY A. • SMITH, PATTI E. • SMITH, REBECCA C. • SMITH, SARRINA R. • SMITH, SANDREA L. • SMITH, SHARON Y. • SMITH, VICTORIA L. • SMITH, VIRGINIA A. • SMITHIE, SHELLEY G. • SNIPES, ROBIN G. • SOPAL, CAROLYN J. • SORENSSEN, W GLENN • SORONDO, SILVIA • SOTEROPoulos, JOHN G. • SOTOLONAGO, MIRANDA L. • SOTOMAYOR, ELIZABETH C. • SOUERS, SHERI L. • SPICER, TERRY L. • SPIVEY, CYNTHIA L. • SPRINGFIELD, LAQUANDA D. • ST JOHN, JOSEPH H. • STAMITOULES, THERESE E. • STANGE, ANNETTA S. • STANLEY, MICHAEL ALAN • STANTON, DAVID A. • STANTON, TERRI L. • STARR, MEIKA N. • STATEN, ANTHONY E. • STEFANSKI, SHARON J. • STEGMAIER, LORRAINE J. • STEPHENS, MARJORIE E. • STEPHENS, ROBIN R. • STEPHENS-BENNETT, DEBRA A. • STEVENS, MARY J. • STEWARD, CORINE M. • STEWART, GEORGETTE E. • STEWART, ROBIN L. • STEWART, TAWNY M. • STILES, ARTHUR G. • STILES, JULIE A. • STOKES, EASTER M. • STONE, SLYCHET P. • STONER, GLADYS U. • STOTLER, BRIAN A. • STOTLER, SUSAN W. • STREITLER, PAMELA D. • STRICKLAND, WILLIAM C. • STRIGLERS, MICHELE L. • STRONG, WILLIAM J. • STROTHER, WENDY M. • STRUIHAR, MATTHEW T. • STRUIHAR, WILMA F. • SUERO, CARMEN E. • SUMLAR, BRENDA G. • SUMMERFORD, JERRY M. • SUNDY, CHERYL A. • SUNDY, J MICHAEL • SUTTON, DENNIS H. • SWANGER, DELLA M. • SYKES, LINDA C. • SYLVESTER, MARILYN M. • SZYKOWNY, LAWRENCE J. • TANDO, ALBERT E. • TANNER, JAMES W. • TATE, SUSAN K. • TAUBRO JR, ANGELO J. • TAYLOR, MICHELE C. • TAYLOR, MICHAEL C. • TAYLOR, ROBIN A. • TAYLOR, SHARON A. • TAYLOR, YVONNE G. • TAYLOR-MURPHY, REGINA A. • TEDESCHI, KATHLEEN A. • TEETER, BARBARA G. • TELESKY, KATHLEEN M. • THIGPEN, LINDA E. • THOMAS, BRENDA A. • THOMAS, DORA F. • THOMAS, JOANN D. • THOMAS, TAMMY N. • THOMAS, TONYA V. • THOMPSON, REBEKAH M. • THOMPSON, WALTER C. • THORNBURO, HARRIETT E. • THRIFT, TAMI K. • THURGOOD, JANETTE D. • THILMAN, EMILY D. • TRAIADO, PEGGY L. • TISDALE, WILLIAM A. • TOMLINSON, CELIA A. • TORRES, DANIEL C. • TORRES, JOANNAH S. • TORRES, WILMER • TOUCHTON, MARIANNE • TOWERY, JONNYE Q. • TOWNS, KATHY A. • TRAN, ANH T. • TRAN, NU N. • TRAN, THUAN T. • TRAVERZO MAESTR, RAUL • TRAVIS, MELISSA P. • TROCK, PATRICIA A. • TROXEL, TAMMY M. • TRUTTI, PATRICIA M. • TSEMSLIS, MARY • TUCCELLI, CAROLYN D. • TUCKER, KATHY D. • TUENGE, LUANNE R. • TURBEVILLE, SHARON P. • TURNER, TINA A. • TUTSON, JOHNETTA M. • TYSON, BETTY S. • ULBRICH, SHERRY L. • UPSON, GAIL M. • UPTON, BRANDI M. • USHER, CORENE M. • VALENTIN, STEVEN E. • VAN HOUTEN, HELEN H. • VANDENBURG, RICHARD J. • VANLIEU, DESIREE L. • VEAL, JEAN M. • VENSEL, FRANCES L. • VERFEN, LORENZO • VICE, SHERRY F. • VILA, EDUARDO D. • VILLAFANE, CARLOS A. • VILLANUEVA, MAGDALENA B. • VINCENT, KATHRYN L. • VITERI, RAUL A. • WACHTEL, JOHN D. • WADE, MARY K. • WALKER, GEORGIA D. • WALKER, ROBERT W. • WALLACE, ELLEN P. • WALLING, VICTORIA L. • WALTERS, DARNAIL J. • WANSLEY, CYNTHIA B. • WARD, ANGELA W. • WARD, BRENDA K. • WARNER, CAROL A. • WARREN, LENWORTH H. • WASHINGTON, EOLA T. • WASHINGTON, JACQUELINE D. • WASHINGTON, KELVIN A. • WASHINGTON, ROSALYN A. • WASHINGTON, VERONICA • WATERS, PAMELA C. • WATSON, A LORRAINE • WATSON, ANN S. • WATSON, BEVERLY B. • WAY, MAJOR A. • WAYE, ANITA I. • WAYE, RONALD • WEBB-WILKINSON, RODERICK J. • WEBSTER, JAMES B. • WEEKS, KATHERINE L. • WEHNER, ANNA M. • WEIGEL, ROBINA A. • WEINTRAUT, ANTHONY • WEST, CLAUDIA D. • WEST, GWENDOLYN • WESTMORELAND, MARILYN A. • WHITE, JEANNETTE B. • WHITE, MARGARET E. • WHITE, RENITA L. • WHITE-GUNTER, TERA L. • WHITEMAN, AVA • WHITFIELD, LINDA A. • WHITLEY, NOVELLA • WHITLOCK, GLENDA J. • WILCHAR, LINDA J. • WILCK, KELLY H. • WILCOX, MILDRED S. • WILCOX-JOHNSON, DEANDROUS A. • WILKINS, DEBORAH D. • WILLANDT, THEODORE A. • WILLARD, AIDA • WILLIAMS, ALICE D. • WILLIAMS, BETTY J. • WILLIAMS, BEVERLY • WILLIAMS, BRYAN A. • WILLIAMS, CAROL L. • WILLIAMS, CATHERINE L. • WILLIAMS, CHERYL Y. • WILLIAMS, CYNTHIA M. • WILLIAMS, DEBBIE D. • WILLIAMS, DEBRA A. • WILLIAMS, ELLA F. • WILLIAMS, HOLLY A. • WILLIAMS, JAIRUS M. • WILLIAMS, JUDY A. • WILLIAMS, LACON L. • WILLIAMS, LESLIE C. • WILLIAMS, MARCEDEAL L. • WILLIAMS, MARILYN D. • WILLIAMS, MELODY • WILLIAMS, PATIENCE L. • WILLIAMS, PATRICIA A. • WILLIAMS, STEPHANIE P. • WILLIAMS, CLARICE M. • WILLIAMSON, TRACY N. • WILSON, BARBARA L. • WILSON, JACQUELINE L. • WILSON, MYRA L. • WINCHESTER, NANCY A. • WINGHART, PATRICIA J. • WISE, CAROLYN D. • WISE, KAREN A. • WOODARD, BRENDA J. • WOODCOCK, TAMMY D. • WOODWORTH, ROSE M. • WORKMAN, KATHLEEN V. • WRIGHT, DEBORAH M. • WRIGHT, KATHY L. • WRIGHT, LILLIAN L. • WRIGHT, ROBERT J. • WRIGHT, SATONYA L. • WRIGHTINGTON, DEANNA L. • WRUCK, JOY R. • WYATT, BRYAN C. • WYNN, ANN H. • WYNN, STEPHANIE A. • WYRE, MAVIS P. • YARBROUGH, KENNETH E. • YATES, LORI A. • YEARWOOD, JASON A. • YOCUM, ROBERT A. • YOCUM, SARRINA C. • YOUNG, DENORIS L. • YOUNG, GARY L. • YUKNIS, HEIDI J. • YUNGKURTH, SCOTT A. • ZAKIKHANI, JAVAD • ZANG, JEANETTE M. • ZINGARO, MARY A. • ZITTROWER, EDWIN H. • ZURCHER, JANIE M.



532 Riverside Avenue • Jacksonville, Florida • 32202